

What is claimed is:

1. A method of providing a rewards program, comprising the steps of:
making content available to an individual;
tracking attention of the individual to the content; and
providing rewards to the person based at least in part on the tracked attention.
2. The method of claim 1, wherein the content comprises a live presentation.
3. The method of claim 2, wherein the live presentation is presented at a physical commerce location.
4. The method of claim 2, wherein the live presentation is made to a single individual.
5. The method of claim 4, wherein during the live presentation a live presenter records quality of attention information.
6. The method of claim 5, wherein the quality of attention information includes recording commencement of an interruption in attention.
7. The method of claim 1, wherein the content comprises a recorded presentation comprising an audio portion.
8. The method of claim 7, wherein the audio portion is delivered via telephone.
9. The method of claim 7, wherein the audio portion is delivered via broadcast.
10. The method of claim 1, wherein the content comprises a recorded presentation comprising a text portion.
11. The method of claim 10, wherein the individual responds to prompts indicating comprehension of the content to indicate tracked attention.
12. A method for providing a rewards program, comprising the steps of:
receiving identification information relating to an individual at a physical commerce location provided by an individual who is present at the physical commerce location;
correlating received identification information with stored identification information;
recording the time of receipt of identification information;
calculating an award of credits based at least in part on a correlation between the time of receipt of identification information and predetermined time criteria relating to the award of credits.

13. The method of claim 12, further wherein said step of calculating comprises calculating an award of points based in part on other activities conducted by the individual while at the physical commerce location subsequent to identification.
14. The method of claim 12, further comprising the step of receiving identification information a plurality of occasions over a period of time from the individual at the physical commerce location, defining an accumulation session from the first receipt of identification to a final receipt of identification within prescribed time parameters, and calculating the credits at least in part on the basis of the duration of the accumulation session.
15. The method of claim 14, further comprising the step of, prior to said step of receiving identification information on at least one additional time within prescribed parameters, furnishing the individual with recorded information, and reading the recorded information substantially simultaneously with said step of receiving identification information a second time.
16. The method of claim 15, wherein the recorded information pertains to one or more purchase transactions made by the individual during the accumulation session.
17. The method of claim 15, wherein the recorded information pertains to one or more presentations attended by the individual during the accumulation session.
18. The method of claim 14, wherein the credits are calculated at least in part based on the recorded information.
19. The method of claim 18, wherein the credits may be calculated based on the duration of the accumulation session, purchase transactions made by the individual during the accumulation session, and tasks completed and presentations attended by the individual during the accumulation session.
20. A method for providing a rewards program, comprising the steps of: receiving identification information relating to an individual in connection with an event; recording information relating to the time of the event, correlating received identification information with stored identification information; calculating an award based at least in part on a correlation between the time of the event and predetermined time criteria.
21. The method of claim 20, wherein the award is contingent on future events involving the individual.

22. The method of claim 20, further comprising the step of, prior to said step of receiving identification information, furnishing the individual with recorded information, and reading the recorded information substantially simultaneously with said step of receiving identification information a second time.
23. The method of claim 20, wherein the event is a bill payment, and the recorded information includes information pertaining to a length of time before a due date the bill payment occurs.
24. The method of claim 23, wherein the reward comprises an entry in a drawing.
25. The method of claim 24, wherein rewards further comprise enhanced prizes for winning in the drawing.
26. The method of claim 23, wherein the reward further comprises enhanced likelihood of winning in a drawing.
27. The method of claim 23, wherein the reward may be redeemed only after a plurality of bill payments meeting specified timeliness criteria.
28. The method of claim 20, further comprising the step of receiving and recording information relating to a second type of event performed by the individual, and adjusting the calculation of the award based on the information relating to the second type of event.
29. The method of claim 20, wherein the event is a scheduled appointment.
30. The method of claim 20, wherein the event is a use of an item available for rental.
31. A method for providing an incentive to an individual for engaging in a desirable activity, comprising the steps of:
 - Recording the information relating to the desirable activity conducted by the individual,
 - Permitting the individual to enter a lottery, and
 - Basing one or more of the number of chances to participate in the lottery, the likelihood of winning, or the size or nature of the prize, on the recorded information.
32. The method of claim 31, wherein the desirable activity is the payment of periodic bills prior to the due date.
33. A method of providing a rewards program comprises the steps of:

enrolling an individual in a rewards program by obtaining individual profile information and storing said information at a program administrator location maintained by a program administrator;

requiring identification of the individual at a physical commerce location maintained by a program participant, the identification being based on said stored information;

commencing an accumulation session following the identification of the individual;

recording information, including at least the time of day, day of week and information pertaining to purchases made at the physical commerce location during the accumulation session;

forwarding said recorded information to the program administrator;

updating the stored individual profile information at the program administrator location;

calculating the time points accumulated as a result of the accumulation session based on the stored individual profile information and a formula selected by the program participant; and

permitting redemption of earned time points for items of value.

34. The method of claim 33, wherein a threshold value of time points is required to redeem a reward, and further comprising the step of notifying the individual when the threshold is achieved.

35. The method of claim 33, wherein the individual is notified during an accumulation session of the time points required in addition to those that would be accumulated if the accumulation session was immediately terminated to reach a threshold.

36. A method of identifying customers for enhanced customer service at physical commerce locations includes identifying individual customers upon entry into the physical commerce location based on information contained in a customer database; determining for each of the identified customers the one of at least two categories of customers to which the individual has been assigned;

communicating to store personnel an indication of the category to which at which some of the identified customers have been assigned; and

furnishing differential levels of customer service to different customers depending upon the specific category to which a customer has been assigned and communicated to the store personnel .

37. The method of claim 36, wherein the step of communicating comprises furnishing information for each identified customer on a substrate, including indicia indicating the category to which the customer has been assigned, the indicia being visible from a reasonable distance if the individual is holding the substrate.
38. The method of claim 37, wherein the indicia comprises the color of at least a portion of the substrate.
39. The method of claim 37, wherein the substrate has printed thereon information concerning special offers available at the physical commerce location, whereby only customers in a specified category are made aware of said special offers.
40. The method of claim 36, wherein at least one of the categories is a preferred category, and the step of furnishing differential levels of customer service comprises providing customer assistance to individuals assigned to the preferred category in a more timely fashion.
41. A system of providing a rewards program comprises:
 - means for receiving from an individual, identification information upon entry into a physical commerce location;
 - means for correlating received identification information with stored identification information;
 - means for commencing an accumulation session;
 - means for monitoring the tasks and activities accomplished during the accumulation session;
 - means for calculating time points accumulated specific to the accumulation session, based at least in part on increasing numbers of time points accumulated based on increasing the length of time of the accumulation session.
42. A system for providing a rewards program comprises:
 - means for enrolling an individual in a rewards program by obtaining individual profile information and storing said information at a program administrator location;

means for identifying the individual at a physical commerce location administered by a participant, the identification being based on said stored information;

means for commencing an accumulation session following identification of the individual;

means for recording information, including at least the time of day, the day of week and the duration of the accumulation session, at the participant's location;

means for forwarding the recorded information to the program administrator;

means for updating the stored individual information at the administrator location with the forwarded recorded information;

means for calculating the time points accumulated or earned as a result of the accumulation session based on the stored individual information and a formula selected by the participant; and

means to permit the redemption of the earned time points for items of value.

43. A storage medium, having stored therein a plurality of instructions, is provided wherein the plurality of instructions, when executed by a processor, cause the processor to perform the steps of:
 - receiving identification information following the entry of a customer into a physical commerce location;
 - correlating received identification information with stored identification information;
 - commencing an accumulation session;
 - terminating the accumulation session at the departure of the customer from the physical commerce location;
 - monitoring the length of time of the accumulation session;
 - calculating time points accumulated as a result of the accumulation session, based at least in part on awarding credits in increased amounts with increasing the length of the accumulation session.
44. A storage medium is provided, having stored therein a plurality of instructions, wherein the plurality of instructions, when executed by a processor, cause the processor to perform the steps of:
 - enrolling an individual in a rewards program by obtaining individual profile information and storing said information;

requiring identification of the individual after entry into a physical commerce location administered by a participant, the identification being based on said stored information; commencing an accumulation session following identification of the individual; receiving recorded information, including at least duration of an accumulation session at a physical commerce location; updating the stored individual information based on said recorded information; calculating time points accumulated by the individual as a result of the accumulation session based on the stored individual information and a formula selected by the participant; and debiting the time points held by the individual based on redemption information.

45. A method for providing a rewards program comprises the steps of :
 receiving identification information relating to an individual at a physical commerce location provided by an individual who is present at the physical commerce location;
 correlating received identification information with stored identification information;
 recording the time of receipt of identification information;
 calculating an award of credits based at least in part on a correlation between the time of receipt of identification information and predetermined time criteria relating to the award of credits;
 receiving identification information relating to the individual from a client upon the establishment of a connection between the client and a network resource;
 correlating received identification information with stored identification information;
 commencing an accumulation session;
 monitoring the time of the accumulation session;
 calculating time points accumulated in the accumulation session, based at least in part on increasing amounts of credits based upon increasing the duration of the accumulation session;
 and adding the time points accumulated pertaining to the presence of the individual at the physical commerce location and the credits awarded based on the connection between the client and the network to a time points account associated with the individual.

46. A method of providing a rewards program comprises the steps of:

enrolling an individual in a rewards program by obtaining individual profile information and storing said information at a program administrator location maintained by a program administrator;

requiring identification of the individual at a physical commerce location maintained by a program participant, the identification being based on said stored information;

commencing a physical commerce location accumulation session following the identification of the individual;

recording physical commerce location information, including at least the time of day, day of week and information pertaining to purchases made at the physical commerce location during the physical commerce location accumulation session;

forwarding said recorded physical commerce location information to the program administrator;

updating the stored individual profile information at the program administrator location;

calculating number of time points accumulated as a result of the physical commerce location accumulation session based on the stored individual profile information and a formula selected by the program participant;

requiring identification of the individual once a connection to a participant resource has been established, the identification being based on said stored information;

commencing an on-line accumulation session following the identification of the individual;

recording on-line information, including at least the time of day, the day of the week and the duration of the on-line accumulation session, at a participant's location during the on-line accumulation session;

forwarding said on-line recorded information to the program administrator;

updating the stored individual information at the program administrator location;

calculating the number of time points accumulated as a result of the on-line accumulation session based on the stored individual information and a formula selected by the participant and

permitting redemption of the earned credits for items of value.